IN THE CLAIMS

1. (Currently amended) A smart card system, comprising:

a smart card; and

at least one terminal which is accessible to said smart card, said smart card comprising:

an I/O interface for exchanging data via said terminal;

an operating system; and

a memory for storing an application program unit executed over said operating system, wherein said application program unit includes:

a data storage unit which stores ~~includes~~ game defining data ~~and point data;~~, first point data and second point data; and

a program ~~execute~~ execution unit which accesses said data storage unit and executes a game defined by said game defining data;

wherein the first point data is added from outside the smart card through said I/O interface according to a customer's utilization history;

wherein goods and services are exchangeable for accumulated points among the first point data and the second point data;

wherein the program execution unit subtracts points from the first point data in exchange for a game execution and adds points gained as a result of game execution to the second point data; and

wherein a game execution in exchange for subtracting points from the second point data is prohibited.

~~wherein said point data is divided into first point data and second point data, a point input from outside through said I/O interface is stored in said first point data, and a point generated inside according to the result of executing the game is stored in said second point data.~~

2. (Currently amended) A smart card comprising:

an I/O interface for input and output of data;

an operation system; and

a memory for storing an application program unit executed over said operation system, wherein said application program unit includes:

a data storage unit which ~~includes~~ stores game defining data ~~and point data~~, first point data and second point data; and

a program ~~execute~~ execution unit which accesses said data storage unit and executes a game defined by said game defining data;

wherein the first point data is added from outside the smart card through said I/O interface according to a customer's utilization history;

wherein goods and services are exchangeable for accumulated points of the first point data and the second point data;

wherein the program execution unit subtracts points from the first point data in exchange for a game execution and adds points gained as a result of game execution to the second point data; and

wherein a game execution in exchange for subtracting points from the second point data is prohibited.

~~wherein said point data is divided into first point data and second point data, a point input from outside through said I/O interface is stored in said first point data, and a point generated inside according to the result of executing the game is stored in said second point data.~~

3. (Original) The smart card according to claim 2, wherein, when the value of points stored in the smart card is subject to an inquiry, the sum of the first point data and the second point data is returned.

4. (Canceled).

5. (Currently amended) The smart card according to claim 2, wherein, when points are to be subtracted from the smart card ~~to receive~~ in exchange for a service corresponding to the value of the points, a point value is first subtracted from the second point data, and also subtracted from the first point data if the point value in the second point data is less than the points to be subtracted.

6. (Currently amended) The smart card according to claim 2, wherein, when points are to be subtracted from the smart card ~~to accept return~~ in exchange for a reason other than game execution, a point value is firstly subtracted from the first point data, and also subtracted from the second point data if the point value in the first point data is less than the ~~point~~ points to be subtracted.

7. (Original) The smart card according to claim 2, wherein, when a game is to be executed on the smart card, a point value determined corresponding to the game to be executed is subtracted from the first point data, and if the point value is greater than the first point data, the game cannot be executed.

8. (Canceled).

9. (Original) The smart card according to claim 2, wherein log data on processing of an application on the smart card is stored in the smart card and the log data can be referred to from the outside.

10. (Original) The smart card system according to claim 1, wherein said terminal has a game execution function which enables execution of the game held in said smart card.

11. (Original) The smart card system according to claim 10, wherein said game execution function can be selected whether to be provided or not.

12. (Currently amended) A method for providing a loyalty program using a smart card, comprising the steps of:

managing point data by an application program on the smart card;

issuing a point in response to a product purchase and adding the issued point from outside the smart card through an I/O interface to first point data in the smart card according to a customer's utilization history;

generating a point in response to a result of playing a game loaded in the smart card and adding the generated point to second point data in the smart card; and

controlling to provide a game service according to a value of points in said first point data;

wherein goods and services are exchangeable for accumulated points of the first point data and the second point data; and

wherein a game execution in exchange for subtracting points from the second point data is prohibited.

13. (Currently amended) The method for providing a loyalty program according to claim 12, wherein the step of controlling to provide a game service ~~of playing the game~~ includes the step of subtracting from said first point data a

predetermined point value corresponding to the game to be executed.